



Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	6	149	0	0	0	0	6	149	0	0
STATE TOTAL	6	149	0	0	0	0	6	149	0	0

Loans by County

Respondent ID: 0000001711

Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (027), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	14	310	0	0	0	0	14	310	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	310	0	0	0	0	14	310	0	0
<b>CUMBERLAND COUNTY (035), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	1	500	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0

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State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	1	12	0	0	0	0	1	12	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	1	120	0	0	1	120	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	12	1	120	0	0	2	132	0	0
<b>FENTRESS COUNTY (049), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	84	0	0	0	0	1	84	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	1	84	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (087), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	94	0	0	0	0	9	94	0	0
Middle Income	19	370	0	0	1	300	20	670	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	464	0	0	1	300	29	764	0	0
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	93	1,842	2	299	1	525	96	2,666	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	1,842	2	299	1	525	96	2,666	0	0
<b>MORGAN COUNTY (129), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	154	1	261	2	415	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	154	1	261	2	415	0	0

Loans by County

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PUTNAM COUNTY (141), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	400	1	400	0	0
Middle Income	0	0	1	111	0	0	1	111	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	111	1	400	2	511	0	0
<b>SMITH COUNTY (159), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	5	95	0	0	0	0	5	95	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	102	0	0	0	0	6	102	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

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Small Business Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	98	0	0	1	583	10	681	0	0
Middle Income	4	55	1	130	0	0	5	185	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	13	153	1	130	1	583	15	866	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	30	0	0	0	0	2	30	0	0
Middle Income	5	101	2	353	0	0	7	454	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	156	2	353	0	0	10	509	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	11	128	0	0	1	583	12	711	0	0
Middle Income	9	156	3	483	0	0	12	639	0	0
Upper Income	1	25	0	0	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	309	3	483	1	583	25	1,375	0	0

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Small Business Loans - Originations

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Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TROUSDALE COUNTY (169), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	8	171	0	0	0	0	8	171	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	171	0	0	0	0	8	171	0	0
<b>WILLIAMSON COUNTY (187), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0

**Footnote:**

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Small Business Loans - Originations

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Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WILSON COUNTY (189), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	117	0	0	0	0	1	17	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	117	1	200	0	0	2	217	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	16	0	0	0	0	1	16	0	0
Middle Income	4	51	0	0	0	0	4	51	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	5	67	0	0	0	0	5	67	0	0
<b>Totals For County: (189) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	3	133	0	0	0	0	2	33	0	0
Middle Income	4	51	1	200	0	0	5	251	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	184	1	200	0	0	7	284	0	0
TOTAL INSIDE AA IN STATE	156	2,988	4	629	3	1,408	162	4,925	0	0
TOTAL OUTSIDE AA IN STATE	24	515	5	738	3	1,161	32	2,414	0	0
STATE TOTAL	180	3,503	9	1,367	6	2,569	194	7,339	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	156	2,988	4	629	3	1,408	162	4,925	0	0
TOTAL OUTSIDE AA	30	664	5	738	3	1,161	38	2,563	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Business Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL INSIDE & OUTSIDE	186	3,652	9	1,367	6	2,569	200	7,488	0	0

**Footnote:**

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**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**  
**State: ARIZONA (04)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARICOPA COUNTY (013), AZ</b>										
<b>MSA 38060</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	2	18	0	0	0	0	2	18	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	18	0	0	0	0	2	18	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	18	0	0	0	0	2	18	0	0
STATE TOTAL	2	18	0	0	0	0	2	18	0	0

**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**  
**State: FLORIDA (12)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LAKE COUNTY (069), FL</b>										
<b>MSA 36740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	5	0	0	0	0	1	5	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	5	0	0	0	0	1	5	0	0
<b>POLK COUNTY (105), FL</b>										
<b>MSA 29460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	35	0	0	0	0	1	35	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	35	0	0	0	0	1	35	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	40	0	0	0	0	2	40	0	0
STATE TOTAL	2	40	0	0	0	0	2	40	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEN COUNTY (003), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	7	81	0	0	0	0	7	81	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	81	0	0	0	0	7	81	0	0
<b>MONROE COUNTY (171), KY</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	11	1	150	0	0	2	161	0	0
Middle Income	8	277	1	220	1	375	10	872	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	9	288	2	370	1	375	12	1,033	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	16	369	2	370	1	375	19	1,114	0	0
STATE TOTAL	16	369	2	370	1	375	19	1,114	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLAY COUNTY (027), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	15	368	2	310	1	268	18	946	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	15	368	2	310	1	268	18	946	0	0
<b>DAVIDSON COUNTY (037), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	1	26	0	0	0	0	1	26	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income >= 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	26	0	0	0	0	1	26	0	0

Loans by County

Respondent ID: 0000001711

Small Farm Loans - Originations

Agency: FDIC - 3

Institution: CITIZENS BANK

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>JACKSON COUNTY (087), TN</b>										
<b>MSA NA</b>										
<b>Inside AA 0007</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	80	0	0	0	0	5	80	0	0
Middle Income	26	458	2	357	0	0	28	815	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	31	538	2	357	0	0	33	895	0	0
<b>MACON COUNTY (111), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	114	2,570	8	1,575	4	1,432	124	5,284	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	50	0	0	0	0	1	50	0	0
County Total	115	2,620	8	1,575	4	1,432	125	5,334	0	0
<b>MORGAN COUNTY (129), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PUTNAM COUNTY (141), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	5	0	0	0	0	1	5	0	0
Middle Income	1	4	0	0	0	0	1	4	0	0
Upper Income	1	3	0	0	0	0	1	3	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	12	0	0	0	0	3	12	0	0
<b>SMITH COUNTY (159), TN</b>										
<b>MSA 34980</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	20	0	0	0	0	1	20	0	0
Middle Income	21	269	0	0	0	0	21	269	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	1	119	0	0	1	119	0	0
County Total	22	289	1	119	0	0	23	408	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**Loans by County**  
**Small Farm Loans - Originations**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**  
**State: TENNESSEE (47)**

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMNER COUNTY (165), TN 2/</b>										
<b>MSA 34980</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	152	0	0	0	0	10	152	0	0
Middle Income	2	6	0	0	0	0	2	6	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	158	0	0	0	0	12	158	0	0
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	35	0	0	0	0	1	35	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	27	0	0	0	0	1	27	0	0
County Total	2	62	0	0	0	0	2	62	0	0
<b>Totals For County: (165) 2/</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	10	152	0	0	0	0	10	152	0	0
Middle Income	3	41	0	0	0	0	3	41	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	1	27	0	0	0	0	1	27	0	0
County Total	14	220	0	0	0	0	14	220	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County  
 Small Farm Loans - Originations  
 Institution: CITIZENS BANK

Respondent ID: 0000001711  
 Agency: FDIC - 3  
 State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>TROUSDALE COUNTY (169), TN</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	55	0	0	0	0	2	55	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	55	0	0	0	0	2	55	0	0
<b>WHITE COUNTY (185), TN</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	1	50	0	0
<b>WILSON COUNTY (189), TN 2/</b>										
<b>MSA 34980</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	46	0	0	0	0	2	46	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	46	0	0	0	0	2	46	0	0
TOTAL INSIDE AA IN STATE	195	3,973	13	2,361	5	1,700	211	7,741	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

Loans by County

Small Farm Loans - Originations

Institution: CITIZENS BANK

Respondent ID: 0000001711

Agency: FDIC - 3

State: TENNESSEE (47)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Farms with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	12	271	0	0	0	0	12	271	0	0
STATE TOTAL	207	4,244	13	2,361	5	1,700	223	8,012	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	195	3,973	13	2,361	5	1,700	211	7,741	0	0
TOTAL OUTSIDE AA	32	698	2	370	1	375	35	1,443	0	0
TOTAL INSIDE & OUTSIDE	227	4,671	15	2,731	6	2,075	246	9,184	0	0

Footnote:

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - WILSON COUNTY (189) - MSA 34980 2/	3	317	2	217	0	0
TN - SUMNER COUNTY (165) - MSA 34980 2/	15	866	15	866	0	0
TN - MACON COUNTY (111) - MSA 34980	96	2,666	96	2,666	0	0
TN - SMITH COUNTY (159) - MSA 34980	6	102	6	102	0	0
TN - CLAY COUNTY (027) - MSA NA	14	310	14	310	0	0
TN - JACKSON COUNTY (087) - MSA NA	29	764	29	764	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 4**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Farm Loans**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**

**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Farms with ≤ \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TN - SUMNER COUNTY (165) - MSA 34980 2/	12	158	12	158	0	0
TN - MACON COUNTY (111) - MSA 34980	127	5,627	125	5,334	0	0
TN - SMITH COUNTY (159) - MSA 34980	23	408	23	408	0	0
TN - CLAY COUNTY (027) - MSA NA	18	946	18	946	0	0
TN - JACKSON COUNTY (087) - MSA NA	33	895	33	895	0	0

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 5**  
**Community Development/Consortium-Third Party Activity**  
**Institution: CITIZENS BANK**

**Respondent ID: 0000001711**  
**Agency: FDIC - 3**

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**Memo Item: Loans by Affiliates**

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	<b>Num of Loans</b>	<b>Amount (000s)</b>	<b>Num of Loans</b>	<b>Amount (000s)</b>
Community Development Loans				
Originated	6	614	0	0
Purchased	0	0	0	0
Total	6	614	0	0
Consortium/Third Party Loans (optional)				

**2013 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK**

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**ASSESSMENT AREA - 0001**

**WILSON COUNTY (189), TN 2/**

**MSA: 34980**

**Moderate Income**

0304.01\* 0304.02 0305.00\* 0307.00

**Middle Income**

0306.00

**ASSESSMENT AREA - 0002**

**DEKALB COUNTY (041), TN**

**MSA: NA**

**Middle Income**

9201.01\* 9201.02\* 9202.00\* 9203.00\*

**ASSESSMENT AREA - 0003**

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Moderate Income**

0201.02

**Middle Income**

0201.01 0206.02

**Upper Income**

0206.01\*

**ASSESSMENT AREA - 0004**

**MACON COUNTY (111), TN**

**MSA: 34980**

**Moderate Income**

9701.00 9702.00 9703.00 9704.00

**Tract Not Known**

9999.99

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK**

---

**ASSESSMENT AREA - 0005**

**SMITH COUNTY (159), TN**

**MSA: 34980**

**Moderate Income**

9751.00 9753.00\*

**Middle Income**

9750.00 9752.00 9754.00

**Tract Not Known**

9999.99

**ASSESSMENT AREA - 0006**

**CLAY COUNTY (027), TN**

**MSA: NA**

**Middle Income**

9550.00 9551.00

**ASSESSMENT AREA - 0007**

**JACKSON COUNTY (087), TN**

**MSA: NA**

**Moderate Income**

9602.00

**Middle Income**

9601.00 9603.00 9604.00

**OUTSIDE ASSESSMENT AREA**

**MARICOPA COUNTY (013), AZ**

**MSA: 38060**

**Median Family Income 100-110%**

1167.08

**LAKE COUNTY (069), FL**

**MSA: 36740**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.



**2013 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK**

---

**Upper Income**

0313.06

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income 100-110%**

0121.29

**ALLEN COUNTY (003), KY**

**MSA: NA**

**Middle Income**

9203.00 9204.00 9205.00 9206.00

**BARREN COUNTY (009), KY**

**MSA: NA**

**Middle Income**

9509.00

**MONROE COUNTY (171), KY**

**MSA: NA**

**Moderate Income**

9303.00

**Middle Income**

9302.00 9304.00

**CUMBERLAND COUNTY (035), TN**

**MSA: NA**

**Moderate Income**

9704.00

**DAVIDSON COUNTY (037), TN**

**MSA: 34980**

**Median Family Income 40-50%**

0110.01

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**Respondent ID: 0000001711**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: CITIZENS BANK**

---

**Median Family Income 90-100%**

0154.05

**Median Family Income >= 120%**

0177.02

**FENTRESS COUNTY (049), TN**

**MSA: NA**

**Moderate Income**

9651.00

**MORGAN COUNTY (129), TN**

**MSA: NA**

**Moderate Income**

1102.00

**PUTNAM COUNTY (141), TN**

**MSA: NA**

**Moderate Income**

0001.00 0003.02

**Middle Income**

0002.00 0009.00

**Upper Income**

0012.00

**SUMNER COUNTY (165), TN 2/**

**MSA: 34980**

**Moderate Income**

0203.00

**Middle Income**

0202.03 0202.09 0204.03 0204.04 0205.02

**Upper Income**

0212.05

**Tract Not Known**

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

\* denotes no loans made in specified tracts

**Institution: CITIZENS BANK**

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**Respondent ID: 0000001711**

**Agency: FDIC - 3**

9999.99

**TROUSDALE COUNTY (169), TN**

**MSA: 34980**

**Middle Income**

0901.00

**WHITE COUNTY (185), TN**

**MSA: NA**

**Middle Income**

9352.00

**WILLIAMSON COUNTY (187), TN**

**MSA: 34980**

**Middle Income**

0503.07

**WILSON COUNTY (189), TN 2/**

**MSA: 34980**

**Moderate Income**

0310.00

**Middle Income**

0301.02 0302.04 0308.00 0309.04

**Footnote:**

2/ County only partially included in the institution's assessment area(s). At least one census tract in the county is not included in the institution's assessment area definition.

**2013 Institution Disclosure Statement - Table E-1**

**Error Status Information**

**Respondent ID: 0000001711**

**Institution: CITIZENS BANK**

**Agency: FDIC - 3**

<b>Record Identifier: <sup>11</sup></b>	<b>Total Composite Records on File</b>	<b>Total Composite Records Without Errors</b>	<b>Total Validity<sup>10</sup> Errors</b>	<b>Percentage of Validity Errors</b>
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	42	42	0	0.00%
Small Farm Loans	38	38	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	0	0	0	0.00%
Assessment Area	28	28	0	0.00%
<b>Total</b>	<b>110</b>	<b>110</b>	<b>0</b>	<b>0.00%</b>

**Footnote:**

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.

11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.